

Information to identify the case:

Debtor 1	Christina Rose Zelinski			Social Security number or ITIN xxx-xx-6837
	First Name	Middle Name	Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	Social Security number or ITIN -----
				EIN -----
United States Bankruptcy Court	District of Minnesota			
Case number:	21-60301			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Christina Rose Zelinski

11/17/21

By the court: Michael E Ridgway
United States Bankruptcy Judge

NOTICE OF ENTRY AND FILING ORDER OR JUDGMENT
Filed and docket entry made on November 17, 2021
Tricia Pepin Clerk, United States Bankruptcy Court
By: admin Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

District of Minnesota

In re:
Christina Rose Zelinski
Debtor

Case No. 21-60301-MER
Chapter 7

District/off: 0864-6
Date Rcvd: Nov 18, 2021

User: admin
Form ID: mnbb318

Page 1 of 2
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol

Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2021:

Recip ID	Recipient Name and Address
db	+ Christina Rose Zelinski, 521 Main St N, Greenbush, MN 56726-4110
smg	+ United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
62714995	+ Altru Hospital, PO Box 13780, Grand Forks ND 58208-3780
62714996	+ Aurora Heal Care, PO BOX 091700, Milwaukee WI 53209-8700
62715000	+ Creditor Advocates, PO BOX 1264, Prior Lake MN 55372-0864
62715001	+ DCI Credit Services, Inc, PO Box 1347, Dickinson ND 58602-1347
62715002	+ DCI Credit Services, Inc., Attn: Bankruptcy, Po Box 1347, Dickinson ND 58602-1347
62715006	+ GRAND FORKS ND, Need Address, Grand Forks ND 58201-5607
62715007	+ Great Lakes Pathologist, PO BOX 3475, Toledo OH 43607-0475
62715010	+ Lifecare Medical Center, 715 Delmore Dr, Roseau MN 56751-1599
62715011	+ Mayo Clinic, 4500 San Pablo Road, Jacksonville FL 32224-3899
62715014	+ North Star Mutual Insurance, PO BOX 48, Cottonwood MN 56229-0048
62715016	+ Revenue Enterprises LLC, Attn: Bankruptcy, Po Box 441368, Aurora CO 80044-1368
62715017	+ Revenue Enterprises LLC, PO Box 44138, Aurora CO 80044
62715018	+ Riverview Health, PO BOX 1826, Scottsbluff NE 69363-1826
62715019	+ Sanford Health, PO BOX 5070, Sioux Falls SD 57117-5070

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ EDI: MINNDEPREV.COM	Nov 19 2021 01:53:00	Minnesota Department of Revenue, Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447
smg	+ Email/Text: ustpregion12.mn.ecf@usdoj.gov	Nov 18 2021 20:50:00	US Trustee, 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
smg	+ Email/Text: USAMN.BNC.Bankruptcy@usdoj.gov	Nov 18 2021 20:50:00	United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
62714994	Email/Text: bankruptcy@alliance-collections.com	Nov 18 2021 20:50:00	Alliance Collection Agencies, Attn: Bankruptcy, Po Box 1267, Marshfield WI 54449
62714997	+ Email/Text: bankruptcy@mycmcu.org	Nov 18 2021 20:50:00	Central Minnesota CU, Attn: Bankruptcy, 20 4th Ave Se, Melrose MN 56352-1356
62714998	+ Email/Text: bankruptcy@mycmcu.org	Nov 18 2021 20:50:00	Central Minnesota Federal C U, 212 Red River Avenue South, Cold Spring MN 56320-2520
62714999	+ Email/Text: collections@crlmed.com	Nov 18 2021 20:50:00	Consulting Radiologist Ltd, 7505 Metro Boulevard, Suite 400, Minneapolis MN 55439-3010
62715004	+ EDI: IRS.COM	Nov 19 2021 01:53:00	Dept of Treasury, PO BOX 621501, Atlanta GA 30362-3001
62715005	+ EDI: AMINFOFP.COM	Nov 19 2021 01:53:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls SD 57117-5524
62715009	+ EDI: JEFFERSONCAP.COM	Nov 19 2021 01:53:00	Jefferson Capital Systems, PO BOX 772813, Chicago IL 60677-0113

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62715012	+ EDI: MINNDEPREV.COM	Nov 19 2021 01:53:00	MN Dept of Revenue, Attn: Denise Jones, PO Box 64447, Saint Paul MN 55164-0447
62715013	+ EDI: NAVIENTFKASMSERV.COM	Nov 19 2021 01:53:00	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barre PA 18773-9500
62715015	EDI: PRA.COM	Nov 19 2021 01:53:00	Portfolio Recovery, PO BOX 12914, Norfolk VA 23541
62715020	Email/Text: amieg@stcol.com	Nov 18 2021 20:50:00	State Collection Service, Attn: Bankruptcy, Po Box 6250, Madison WI 53716
62715022	+ EDI: VERIZONCOMB.COM	Nov 19 2021 01:53:00	Verizon Wireless, Attn: Bankruptcy, 500 Technology Dr, Ste 599, Weldon Springs MO 63304-2225

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
62715003		Benefisll
62715021		Tim Zelinski
62715008	*	Internal Revenue Service, Centralized Insolvency, PO Box 7346, Philadelphia PA 19101-7346

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 20, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 17, 2021 at the address(es) listed below:

Name	Email Address
David G. Velde	mn19@ecfcbis.com
US Trustee	ustpregion12.mn.ecf@usdoj.gov
Wesley W. Scott	on behalf of Debtor 1 Christina Rose Zelinski samantha@lifebacklaw.com ScottWR72722@notify.bestcase.com;ScottWR72722@notify.bestcase.com

TOTAL: 3